

Charles Garland.—A system which starves thousands while hundreds are stuffed condemns itself. A system which leaves a sick woman helpless and offers its services to a healthy man condemns itself. It is such a system that offers me a million dollars. I have had to choose between the loss of private property and the law which is written in every human heart. I choose the one which I believe to be true.

J. C. Mohler.—It would be erroneous to assume that the rapid decline in the price of wheat this fall was not a factor in the reduced acreage planted. The majority of correspondents frankly state that the condition of the market commends conservation and particularly in view of the possibility of high-priced labor for low-priced wheat next year.

Rolandi Ricci, Italian ambassador to the United States.—I am overjoyed to go to work with a people I have admired since my earliest boyhood. We Italians, who

Has Kind Words for United States for United States became a nation by cultivating those ideals which inspire Americans, find in the United States the basis of

psychological, moral and cultural affinities, which allow us to work willingly and with enthusiasm by their side. In the country of Washington and Lincoln, a man born in the country of Mazzini is never a stranger. I propose to contribute with all my power to cementing the commercial relations between the two countries, but I do not trust my efforts as much as I do the voluntary help which I hope the greatest commercial organizations of both Italy and America will give me.

Edwin A. Alderman.—Education is inherent in the very word democracy. The two are interdependent and inseparable. In so far as education permeates society, just so far and no farther does that society go toward the achievement of true democracy. With universal suffrage—and that term has a juster and more portentous significance since the admission of women to the vote—it would seem beyond dispute that education comes first among all the obligations of the state.

W. G. Swaisland.—It is improbable that at any previous time in the history of the Dominion the credit structure of the country has been put to a more severe test than during the present autumn. Demands for commercial and industrial loans have been very heavy. The financing of this year's crop has made a heavy drain upon resources. Financially Canada is healthy. We are producing what the world needs, and we have vast resources for production. However, caution must not be foresworn.

Gabriel D'Annunzio.—I am Gideon. Let those who lack courage desert me. Let those retire who fail in resenting with iron will. There remain the brave with Gideon, and Gideon's brave will conquer.

Rev. B. B. Bourchier.—I am no kill-joy, but a giddy and flippant people never can carry the burden of England's empire. National frivolity can only issue in national collapse.

W. S. Kies.—Belgium has almost completely come back, industrially and economically. The efficiency of labor has greatly increased during the past year, and Belgian industries are rapidly approaching pre-war efficiency.

Rudolph Dreitscheid.—Germany's collapse was not due to the pacifists, but to the men who praised war as the fountain of youth and the bath of steel. I predict the time will come when the present treaty will be replaced by an instrument dictated by true justice.

Winifred Kirkland.—We owe psychic research exactly the same respect that fair-minded people pay to all new science, however startling or repugnant its revelations—but we owe it no more respect than that. Unfortunately, it is exactly this further veneration that most spiritists demand. To honest inquiry all things are possible. What we demand of the investigators of psychic phenomena is that they shall be as ready toward explanations so-called natural, as toward explanations so-called supernatural.

J. H. Thomas.—There will be plenty for a labor government to do and no one knows better than labor that the tasks before it cannot be achieved by wizardy or the making of clever speeches. But the rulers of today need have no fear of the fitness and ability of the rulers of tomorrow. The employing classes have no monopoly of brains, and labor has not only brains but also experience—practical experience of the everyday work of the great mass of the population, and the great and inspiring task of the labor government will be to do its utmost toward making the country which was worth fighting for a country which is also worth living for.

John Spargo.—That any general strike attempted in England as a development of the coal miners' strike would have signally failed to accomplish its purpose of forcing the surrender of the government, I am quite convinced. As long as there was simply a struggle by the miners for a wage increase the British people would bear the hardship and suffering involved and, upon the whole, sympathize with the miners. Let that struggle broaden into a general strike with political aims, a struggle against the supremacy of the state, and quite another tale would have to be told. Recognition of that fact explains the abandonment of the coal strike.

Francis H. Sisson.—Neither the banks nor the government can create credit. Credit is the product of enterprise and operation in commerce, and is limited and defined by the nature of such operations. Wealth consists of goods and service. The vast destruction of wealth occasioned by the war can be replaced only by creating new wealth, not by creating more credit. We can make up the deficit only by producing more goods and service.

Albert W. Atwood.—Socialism as the synonym of slavery has been written so large and clear for so many years now, even before Russia clinched it, that there has been at first a gradual and more recently a rapid shift away from oldfashioned socialist ideas except in the Russian experiment.

Newton A. Fuessle.—Nobody wants to relax; nobody wants to ruminate, or drowse, or dream. We dance ourselves weak and play our way into the jungles of fatigue. We rush away on vacations with enough sporting paraphernalia to burden our biceps and our backs to the breaking point. The fortnight of theoretical rest becomes a period of hard and destroying labor. We haven't sense enough to take a rest. Even a dog knows better.

Senator Charles S. Thomas.—As conditions are now your Congressman is compelled to work with both ears to the ground, one listening to the demands of the special interests in Washington, the other trying to sound what the folks think back home.

Clarence W. Barron.—What we need in this country is thrift. But you can't get thrift without mutual service. Labor and capital must

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serve each other. We need more thrift in the govern ment, more in the corporations and more with the railroads. But it is all a matter with the railroads. But it is all a matter

of individual thrift. Without individual thrift you cannot have efficiency with the individual, the corporation or the nation. Thrift is production and saving, and where you work and save, there is efficiency. Saving is the key to the whole situation.

James Edwards.—The investment field, at the present time, embraces such a large variety of securities that intelligent knowledge on the part of the investor can only be gained by making special and intensive studies of each of the different classes of investments. To the investor the security of principal is, or should be, the prime requisite of an ideal investment. Safety is the cornerstone of success in every security transaction, and in the final analysis, safety of an investment depends upon the amount of property in good condition owned by the company, the total capitalization, the earnings, and the priority of the issue in question.

Fred I. Kent.—In the solving of the world's problems it is just as necessary that America learn to work conscientiously, to stop spending, and to save, and so help to do its part toward making up the huge deficit in the world's material requirements that has been caused by the war, as for Europe. It is therefore important that, temporarily, America be called upon for long-time loans for strictly essential purposes only.

Arno Dosch-Fleurot.—The Bolshevik régime has been able thus far to maintain an army of considerable proportions by throwing it en masse against the enemy. It is without sufficient military tactics or discipline to operate any other way. Thus you will be able to see that it was handled that way during the recent Polish fighting and in the same way against Wrangel.

Harvey Middleton.—The spirit of France has never been more strikingly exemplified than in the vigor with which she is now pursuing her

France Returning plans for the regaining of her rightful place in the markets of the world. In the first nine months of 1920 the adverse trade balance of France

had decreased 36 per cent as compared with the same period in 1919. Seven million individual savings bank accounts are eloquent testimony to the fact that France has gone back to work.

Anne Gilbert.—We farm women would like improved mail service, for, in spite of current belief, rural mail routing is very poorly planned, and on many days of snow, of rain, or of mud, we do not get our mail. But most of all we want better—far, far better—schools that our children may have the best advantages in education that are available anywhere; that they may grow up to be well-educated, thinking, loyal American citizens, whether they choose to live in the city or in the country.

Floyd W. Parsons.—It would be just as absurd to try to catch the wind with a net, or hide the sun with a sieve, as to try to solve the problem of industrial accidents by first aid to the victims. Early precaution is better than late repentance. Emancipation from the ills of industry can come only through educational campaigns such as that fostered by the National Safety Council. There can be no higher goal or more noble aim for any movement than that of conserving the most precious thing in the world—human life.

Otto Schoenrich.—There can be no doubt that the American spirit of common sense and fair dealing will eventually assert itself and that Santo Domingo and Haiti will yet have occasion to praise American administration, generosity and justice.

Mrs. Andrew J. Holmes.—The essential of good health is pure, fresh air and plenty of it. Go into the average home, and you find the inmates languid, disinclined to exertion and "all tired out." The reason this is so is that indoors we usually live in an atmosphere which lacks in life-giving oxygen and which is charged with carbon dioxide, a poisonous gas continually being thrown off by each member of the household, together with disease germs that are seeking lodgment in constitutions in which the power of resistance to their inroads has been reduced to a minimum.

Duke of Devonshire.—We talk a great deal about our natural resources, and a great deal about our opportunities; but what is the use of any of them if we have not the men and women capable of making use of them? The universities have been the training ground for those who have gone out and added to the stores of knowledge, and more and more we must look to the university to bring out in greater degree than ever those men and women who are qualified for this purpose.

William H. Remick.—The exchange is very much alive to the dangers of the circulation of rumors of false information tending to influence security prices in either direction, but it must be borne in mind that it has no control over the minds and speech of citizens who are not members of the exchange.